PHSU
PONCE HEALTH SCIENCES UNIVERSITY

Doctor of Medicine (MD)
British Virgin Islands • 2026-2027

Estimated Cost of Attendance

Direct Costs (Billed by PHSU)	Year 1	Year 2	Year 3	Year 4
Tuition [1]	$62,100	$62,100	$62,100	$62,100
Fees [2]	$6,200	$3,600	$3,600	$3,600
Student insurance [3]	$1,330 – $3,207	$1,330 – $3,207	$3,307	$3,307
On-campus housing [4]	$17,000 – $23,500	$17,000 – $23,500	N/A	N/A
Total Direct Costs	**$86,630 – $95,007**	**$84,030 – $92,407**	**$69,007**	**$69,007**

Indirect Costs	Year 1	Year 2	Year 3	Year 4
Living expenses [5]	$11,500	$11,500	$30,850	$30,850
Books, course materials, supplies and equipment	$2,800	$2,200	$1,550	$800
Transportation	$6,000	$6,000	$4,880	$4,880
Miscellaneous personal expenses [6]	$6,580	$6,580	$9,582	$11,498
Loan fees	$529	$529	$529	$529
Tests/Others	—	$1,815	$3,600	$5,000
Total Indirect Costs	**$27,409**	**$28,624**	**$50,991**	**$53,557**

TOTAL COST OF ATTENDANCE	**$114,039 – $122,416**	**$112,654 – $121,031**	**$119,998**	**$122,564**

Ranges reflect the lowest- to highest-cost room type and health plan. Your exact COA depends on the options you select.

On-Campus Room Options (Years 1–2)	Monthly	Annual
One Bedroom (Private)	$2,350	$23,500
Two Bedroom (assigned housemate)	$1,750	$17,500
Five Bedroom – Master Suite (private bath)	$2,000	$20,000
Five Bedroom – Regular Room	$1,700	$17,000

Health Insurance Plans	Annual	Offered
CIGNA	$3,017	Years 1, 2, 3, 4
NHI	$1,140	Years 1, 2

[1] Annual tuition covers full-time enrollment in the MD curriculum. Academic workload: Year 1 – 53 credits (two 20-week semesters); Year 2 – 45 credits (two 20-week semesters); Year 3 – 53 credits (40 weeks of clinical clerkships); Year 4 – 55 credits (44 weeks of clinical rotations and electives).
[2] University Fees ($3,600) every year; Anatomy Lab Fee ($2,600) in Year 1.
[3] Health insurance (CIGNA or NHI where both are offered; CIGNA is the only plan in clinical years), plus disability insurance ($190) every year and malpractice insurance ($100) in Years 3–4. Individual coverage; rates may change with the agency's yearly appraisal.
[4] Billed monthly; the COA includes 10 months, the student's period of enrollment. Rates include electricity. Not offered in clinical years (completed off-island).

[5] Food and housing for moderate living. Years 1–2: food and utilities not included in the on-campus housing rate, since housing is billed above. Years 3–4: rent, utilities, and food.
[6] Personal expenses such as internet/cable, phone, professional attire, recreation, and grooming.
This COA budget estimates the direct and indirect educational expenses of a student enrolled in the MD program and is subject to change. Direct costs are billed to the student's account, while indirect costs are estimated expenses the student may incur. Contact the Office of Financial Aid for the most current information.